

Town of Fenwick

Island Flood

Dear Homeowner,

As part of our Community Rating System's (CRS) Outreach Project and, as you are located in an area subject to repetitive loss, there are preventive measures you, as a homeowner, may take to prevent further flood loss to your property.

Your property is in a flood plain.

All homeowners are strongly urged to carry federal flood insurance. Information on flood insurance may be obtained from your local insurance agent or by calling the National Flood Insurance Program (NFIP) at 1-800-427-4661. Retrofitting is one way to protect a building from flood damage. Here are four approaches to retrofitting.

- ◆ elevate the building so that floodwaters do not enter or reach any damageable portion of it;
- ◆ construct barriers between the building and floodwaters;
- ◆ dry floodproof to make the building walls and floor water-tight so water does not enter; and
- ◆ wet floodproof to modify the structure and relocate the contents so that when flood waters enter the building, there is little or no damage.

It should be noted that any retrofitting project must comply with the local building and flood plain management codes. If the cost of the retrofitting project and related work exceeds 50% of the value of the building, then the project is considered a substantial improvement and the building must be brought up to post-FIRM construction standards. This means a residential building must be elevated to or above the base flood elevation.

Short of removing it from the flood plain, the best way to protect a house or other

structure from flooding is to raise it above the flood protection level. Floodwaters can then flow under the building, causing little or no damage. This protection technique is required for new and substantially improved buildings in flood plains and is commonly practiced in flood prone locations.

The elevation process requires that the building be jacked up and set on cribbing while a new foundation is built underneath. The foundation is raised to the flood protection level and house is lowered back down. Utility lines are extended and re-connected, steps are built and sometimes the perimeter can be backfilled or landscaped to mask the change.

If the dwelling is raised at least eight feet, the lower area can be wet flood-proofed for use as a garage, access or limited storage of items not subject to flood damage.

If you have any questions on your flood hazard or flood protection, please contact Patricia Schuchman at 302-539-3011. For more information, there are several publications pertaining to flood protection at the South Coastal Library located at 43 Kent Avenue, Bethany Beach, DE.

FENWICK ISLAND'S FLOOD HAZARD

Fenwick Island is the only Town in the State of Delaware, which lies entirely within the "100-Year Special Flood Hazard Area". This is due to the presence of flood sources (the Atlantic Ocean and Assawoman Bay) both east and west of Town and exceptionally low ground elevations. *There is a 1% chance that your property will flood each year.* In many parts of Fenwick Island, the risk of flooding is even greater.

FLOOD WARNING SYSTEM

Unique local factors make it especially important that residents or visitors to Fenwick

Island be aware of flood warnings.

1- An influx of traffic from Ocean City, MD could complicate an evacuation.

2- Route 1 becomes impassible north of Fenwick Island as dunes breach during floods. In the coastal storm there may be no safe in-town location once evacuation routes are impassible.

"An influx of traffic from Ocean City, MD could complicate an evacuation"

When flooding threatens, turn to radio station WGMD, FM 92.7; and to TV stations 16 and 47 from Salisbury. Also, the NOAA weather radios are a good source of flood hazard information. Internet users can access The Delaware Emergency Management Agency at <http://www.state.de.us/dema> for detailed information from the Emergency Center. Most importantly, listen for and act on official warnings put out by the Town of Fenwick Island.

The Delaware Department of Transportation (DelDOT) warns that driving in water six (6) inches or deeper is very hazardous. When water obscures the road surface, flood induced cracks, holes and undermining cannot be seen and can be deadly.

FLOOD INSURANCE

The Town of Fenwick Island participates in the National Flood Insurance Program (NFIP). In exchange for the flood hazard reduction codes enforced by the Town, affordable flood insurance is available for all residents. *Homeowner's insurance may not cover flood damages!* Flood insurance may be purchased from a number of local agents and coverage can be tailored to your individual



PROPERTY PROTECTION

Your automobile is at great risk if you leave it in Town during a flood. Many automobiles were destroyed in 1992 by floodwaters. Even a few inches of flowing water can undermine tires and cause the car to sink into sand causing a total loss.

Examine your coastal home frequently for signs of stresses, which may indicate an increased vulnerability.

- ◆ Are pilings cracking or rotting?
- ◆ Are pile-to-joist connections pulling apart?
- ◆ Does your home have hurricane clips that are in good shape?
- ◆ Do sand dunes in front of your home appear to be eroding or losing vegetative cover?

By finding signs of weakness before the next major storm, you may be able to avoid a catastrophe.

PERMIT PROCEDURE

Please remember that all development in Fenwick Island requires a building permit which is available from the Town office at 800 Coastal Highway. By doing this, you ensure that the proposed work will conform to the local building code and be properly designed to resist flood damage.

DRAINAGE MAINTENANCE

A Town as low and flat as Fenwick Island is going to have drainage problems by its very nature. Please be aware that additional constrictions will lead to excessive ponding of water. It is illegal to dispose of yard waste in curbs or road. Coastal Highway can become dangerous when standing water causes loss of traction to drivers.

FLOOD HAZARD ZONES

The Town of Fenwick Island provides many services that can help you design a flood resistant structure or reduce the flood threat to an existing one. A key to this is knowing

what the base flood elevation is on your site.

Fenwick Island's building official has up to date floodplain maps and can make this determination for you. Also, find out whether your property is in the zone of high velocity coastal flooding (V-zone). The building official can advise you as to how to minimize flood risk in these especially hazardous areas.

<http://www.fema.gov/business/nfip>

<http://www.floodsmart.gov>

FLOOD SAFETY: A Preparedness Guide

PRIOR TO THE STORM BE PREPARED!!

- ◆ Take photos or video tape your property inside and out for insurance purposes.
- ◆ For storm conditions that do not require evacuation, supply house with bottled water, toilet paper, flashlights/lanterns, candles, batteries, transistor radio, non-perishable foods, etc. Charge your cell phone!! Fill bathtubs with water, turn off propane tanks and unplug small appliances. Turn refrigerator to maximum cold and open only when necessary. Once the storm begins, it may be necessary to shut off the gas and electricity.
- ◆ Secure outside furniture and equipment, including propane tanks, grills, chairs, birdfeeders, garbage cans, yard "art", etc. In other words, look for anything that might blow around or float.
- ◆ Secure your boat and any related equipment.
- ◆ Leave garage and crawl space doors open a little to allow flood water to flow freely. Flood vents that do not open automatically should remain open at all times.
- ◆ Remove any items that might be damaged by the water to higher ground.
- ◆ Decide on the need to board up or tape windows. Use ½" to ¾" plywood or six strips (like an asterisk *) of masking/freezer tape on the windows.
- ◆ Check your medications, making sure the supply is adequate for at least a week. **Call the pharmacy now!**
- ◆ Know where your pets are! Obtain carriers and an adequate food supply in case of evacuation. Evacuation centers will **NOT** accept **ANY** pets. Contact nearby kennels.

- ◆ Pack up any personal business papers, especially insurance information. **In case of an evacuation, be prepared to take these along with you. A driver's license and a property tax bill will be needed to prove ownership status for the "recovery phase".**
- ◆ Call Town Hall (302-539-3011) to arrange transportation, if needed, for evacuation. Another number to call for general information is the County information center (302-856-7366).
- ◆ Determine evacuation plans in advance. Notify friends/relatives about these plans.
- ◆ If strong wind conditions begin, stay away from windows and doors. Close all interior doors and brace external doors. If needed, take refuge in a small interior room or closet on the first floor.
- ◆ **DO NOT PANIC!!** Before the storm event, there will be three information steps which include the **Alert**, **Watch** and **Warning Phases**. These changes will be posted on the information sign located on Coastal Highway by Town Hall and by calling Town Hall at 302-539-3011. **STAY INFORMED!!**

Beware the eye of the Hurricane!!

If the storm center passes directly over Town, there will be a wind lull lasting from a few minutes to a half hour or more. Stay in a safe place. Remember the winds on the other side of the eye will rise rapidly to hurricane force, bringing perhaps the worst part of the storm.

PROTECT YOUR HOME FROM MOLD DANGERS

To prevent or stop the growth of mold after a flood, all areas of a home that got wet in the floodwaters must be cleaned and completely dried. Mold can start to grow within 48 hours. Discard all moldy carpeting and any porous materials such as books, clothing, bedding or furniture that already smells of mold or is visibly growing mold. Remember, when in doubt, throw it out.

The Environmental Protection Agency provides a comprehensive description on the dangers of mold and how to clean and disinfect a mold damaged home on its web page. Mold resources are available <http://www.epa.gov/mold/moldresources.html>